

Information to identify the case:

Debtor 1	Daphnie L Massop	Social Security number or ITIN	xxx-xx-0154
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-32687-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daphnie L Massop
aka Roseanne Ferrara

2/16/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daphnie L Massop
 Debtor

Case No. 17-32687-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 19

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db +Daphnie L Massop, 4549 Robin Rd, Newfield, NJ 08344-9133
 517168405 +Capital Bank, P.O. Box 1269, Attn: Lyons, Doughty And Veldhuis, Mt. Laurel, NJ 08054-7269
 517168408 +JH Portfolio Debt, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 517168409 +Lawn Doctor, PO Box 210, Ewan, NJ 08025-0210
 517168417 +RoundPoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517168419 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
 517168421 +Vineland Municipal Utilities, Richard P. Tonetta, 640 E. Wood Street,
 Vineland, NJ 08360-3722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517168406 EDI: CAPONEAUTO.COM Feb 16 2018 23:13:00 Capital One Auto Finance, Po Box 60511,
 City Of Industry, CA 91716-0511
 517183643 +EDI: AISACG.COM Feb 16 2018 23:13:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
 517168407 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 16 2018 23:35:37 Comcast,
 PO Box 3006, Southeastern, PA 19398-3006
 517168408 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Feb 16 2018 23:36:11
 JH Portfolio Debt, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 517168410 EDI: MERRICKBANK.COM Feb 16 2018 23:13:00 Merrick Bank, PO Box 5721,
 Hicksville, NY 11802-5721
 517168411 +EDI: MID8.COM Feb 16 2018 23:13:00 Midland Funding, 8875 Aero Dr, Ste 200,
 San Diego, CA 92123-2255
 517168413 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 517168418 EDI: SEARS.COM Feb 16 2018 23:13:00 Sears, PO Box 3005, Langhorne, PA 19047-9105
 517170197 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517168420 EDI: VERIZONCOMB.COM Feb 16 2018 23:13:00 Verizon, PO Box 25087,
 Wilmington, DE 19899-5087
 517168422 +EDI: RMSC.COM Feb 16 2018 23:13:00 Walmart, P.O. Box 32896, Orlando, FL 32896-0001
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517168412* +Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
 517168414* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
 517168415* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
 517168416* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
 TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 19

Date Rcvd: Feb 16, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Rebecca Ann Solarz on behalf of Creditor Carisbrook Asset Holding Trust
rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Daphnie L Massop mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5